

B 2100A (Form 2100A) (12/15)

UNITED STATES BANKRUPTCY COURT

District of New Jersey

In re Arlene M. Grier,

Case No. 18-23290-JNP

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

Land Home Financial Services, Inc.

Name of Transferee

Fay Servicing, LLC

Name of Transferor

Name and Address where notices to transferee should be sent:

Land Home Financial Services, Inc.
2001 Western Avenue, Suite 400
Seattle, WA 98121

Phone: 877-332-3543

Last Four Digits of Acct #: 1260

Court Claim # (if known): 1-1

Amount of Claim: \$52,837.74

Date Claim Filed: 08/07/2018

Phone: 312-291-3781

Last Four Digits of Acct. #: 5964

Name and Address where transferee payments should be sent (if different from above):

Land Home Financial Services, Inc.
PO Box 25164

Santa Ana, CA 92799

Phone: 877-557-9042

Last Four Digits of Acct #: 1260

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Taylor Bartle
Transferee/Transferee's Agent

Date: 02/25/2019



Your Preferred Community Lender

01/21/2019

ARLENE GRIER

1140 S MERRIMAC RD
CAMDEN, NJ 08104

Notice of Assignment, Sale, or Transfer of Servicing Rights

Old Account Number: [REDACTED]

New Account Number: [REDACTED] 1260

Current Principal Balance: \$48,862.38

Property Address: 1140 S MERRIMAC RD
CAMDEN, NJ 08104

Current Escrow Balance:

Next Due Date: 3/16/2018

Total Payment: \$970.20

Congratulations! The servicing of your home loan has been transferred to Land Home Financial Services. This letter serves as your official notification of the transfer which is effective 1/18/2019.

Not to worry – the transfer of loans is common in the mortgage industry and does not affect any term or condition of your loan documents or mortgage instruments, other than the terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your previous servicer send you this notice at least 15 days before the effective date of transfer or at closing. Your new servicer must also send you a notice not later than 15 days after the effective date of the transfer or at closing.

Send Payments to

Land Home Financial Services
ATTN: Payment Processing
PO Box 25164
Santa Ana, CA 92799-5164

Send Correspondence to

Land Home Financial Services
3611 South Harbor Blvd, Suite
100
Santa Ana, CA 92704

Questions about your home loan

Land Home Financial Services
(877) 557-9042
7:00 a.m. to 5:00 p.m. Mon-Fri

We understand that you maybe in arrears on your mortgage loan payments. We have many programs to assist you. Please contact one of Land Home experienced loan counselors at (877) 557-9042 today.

Your loan was previously serviced by Fay Servicing LLC. If you have any questions relating to the transfer of servicing from your previous servicer, please call their customer service.

If you have any questions relating to the transfer of servicing to your new servicer, call Land Home Financial Services at 1-877-557-9042 between 7:00 a.m. to 5:00 p.m. Monday through Friday Pacific Standard Time.

Disclosure: This is an attempt to collect a debt. Any information obtained will be used for that purpose (FDCPA 15 U.S.C. §§ 1692 *et seq.*). You are now communicating with a debt collector. It does not imply that Land Home Financial Services, Inc. is attempting to collect money from anyone whose debt has been discharged pursuant to (or who is under the protection of) the bankruptcy laws of the United States in such instances, it is intended solely for informational purposes and does not constitute a demand for payment.

Effective 1/18/2019, Fay Servicing LLC, will not be accepting payments from you. Future payments must be sent to Land Home Financial Services at the loan payment address listed above. If you are currently having your payments automatically withdrawn from your checking or savings account, they will stop that service on 1/17/2019. Please be sure to send a check to Land Home Financial Services for your next payment. You will be receiving a monthly invoice in the mail from Land Home.

INSURANCE: Please provide a copy of your insurance declaration page as proof of insurance to Land Home Financial Services, Inc. For Escrow accounts, insurers need to send billing statements/invoices to Land Home Financial Services.

You should also be aware of the following information, which is set forth in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605)

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning servicing of your loan, your servicer must provide you with a written acknowledgement within 20 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reason for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to the above address for Land Home Financial Services, Inc.

Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account and must provide you with a written clarification regarding any dispute. During this 60-business day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A business day is a day on which the offices of the servicer are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirement of that section. You should seek legal advice if you believe your rights have been violated.

CERTIFICATE OF SERVICE

On February 25, 2019, I placed a true and correct copy of the attached Transfer of Claim Other Than for Security electronically filed using the Court's ECF system which will send notification of such filing, or by First Class, postage pre-paid, to the following parties listed below:

Trustee:
Isabel C. Balboa
ecfmail@standingtrustee.com

Debtor's Counsel:
S. Daniel Hutchison
sdhteamlaw@outlook.com

United States Trustee:
USTPRegion03.NE.ECF@usdoj.gov

Debtor(s):
Arlene M. Grier
1140 S Merrimac Road
Camden, NJ 08104

Dated: February 25, 2019

/s/Taylor Bartle
Taylor Bartle, legal assistant